

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tanayah Renee James  
 Andrew Mitchell Henry  
 Debtors

Case No. 19-16707-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db	+Tanayah Renee James, 2007 74th Avenue, Philadelphia, PA 19138-2212
jdb	+Andrew Mitchell Henry, 2007 74th Avenue, Philadelphia, PA 19138-2212
14411647	+Aes/pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14411653	+Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1271
14411655	OneMain, P.O. BOX 740594, Cincinnati, OH 45274-0594
14411658	+Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
14411659	+Police And Fire Fcu, 3333 Street Rd, Bensalem, PA 19020-2022
14411660	+Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495
14411661	+Professional Account Services, Inc., PO Box 68, Attn: PCU, Brentwood, TN 37024-0068
14411671	+Wilmington Trust Co, 1100 N Market, Wilmington, DE 19890-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Feb 08 2020 03:06:14 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 08 2020 03:05:28 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 08 2020 03:05:49 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14411648	+EDI: AMEREXPR.COM Feb 08 2020 07:53:00 Amex, P.o. Box 981537, El Paso, TX 79998-1537
14411649	+EDI: CAPITALONE.COM Feb 08 2020 07:53:00 Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14411650	+EDI: NAVIENTFKASMDOE.COM Feb 08 2020 07:48:00 Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14411651	+EDI: CHASE.COM Feb 08 2020 07:53:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14411652	+EDI: TSYS2.COM Feb 08 2020 07:48:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218
14411656	+EDI: AGFINANCE.COM Feb 08 2020 07:48:00 OneMain, 6801 Colwell Boulevard, Irving, TX 75039-3198
14411654	+EDI: AGFINANCE.COM Feb 08 2020 07:48:00 Onemain, Po Box 1010, Evansville, IN 47706-1010
14411657	+EDI: RMSC.COM Feb 08 2020 07:53:00 PayPal, Synchrony Bank c/o Bill Me Later, Inc., PO Box 5018, Timonium, MD 21094-5018
14411663	EDI: NEXTEL.COM Feb 08 2020 07:48:00 Sprint, Headquarters, 6200 Sprint Parkway, Overland Park, KS 66251
14411662	+EDI: SECONDRound.COM Feb 08 2020 07:48:00 Second Round Lp, 4150 Freidrich Lane, Austin, TX 78744-1052
14411670	EDI: TFSR.COM Feb 08 2020 07:48:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
14411664	+EDI: WTRNBANK.COM Feb 08 2020 07:48:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14411665	+EDI: TFSR.COM Feb 08 2020 07:48:00 Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14411666*	+Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
14411667*	+Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
14411668*	+Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
14411669*	+Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin  
Form ID: 318

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com  
GEORGETTE MILLER on behalf of Debtor Tanayah Renee James info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com  
GEORGETTE MILLER on behalf of Joint Debtor Andrew Mitchell Henry info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
llerlaw.com  
REBECCA ANN SOLARZ on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Tanayah Renee James</b>	Social Security number or ITIN	<b>xxx-xx-4501</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Andrew Mitchell Henry</b>	Social Security number or ITIN	<b>xxx-xx-5031</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-16707-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tanayah Renee James  
aka Tanayah Henry

Andrew Mitchell Henry

2/6/20

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**